

Answers if You Have Trouble Paying for Home Heating

(Information provided by the Massachusetts Department of Public Utilities)

Am I eligible for protection from being shut off?

You are protected from having your electric or gas service shut off if you have a financial hardship **AND**

1. You, or someone in your home, is seriously ill; or
2. You have an infant in the home under 12 months; or
3. It is between November 15 and March 15 and you need the service to heat your home.

A **financial hardship** exists when a customer is unable to pay an overdue bill and such customer meets income eligibility requirements for the Fuel Assistance program (described below).

If you have a financial hardship, you should inform your utility company immediately. Your company will send you a certifying form. You will have seven days to return it to the Company with documentation supporting your need for protection.

If you are age 65 or older

Utility companies may not shut off service to households where all residents are 65 years or older without written approval from the Department of Telecommunications and Energy. If all residents of your household are over age 65, you should inform your utility company.

Is assistance with my fuel bills available?

Yes, there are a number of programs available.

Low-Income Home Energy Assistance Program (LIHEAP), also known as Fuel Assistance, of the Massachusetts Department of Housing and Community Development provides help for those with low incomes for winter heating bills. In Bedford , those under 60 may call Bedford Youth and Family Services (781-275-7727) for information and to apply. Those 60 and older may call the Bedford Council on Aging (781-275-6825). These agencies will help you fill out your application, then send it to Community Teamwork, Inc., in Lowell , which will determine eligibility and administer the benefit if you qualify.

The Salvation Army's Good Neighbor Energy Fund also offers help with home heating bills to those who do not qualify for Fuel Assistance. To determine if you are eligible, call 1-800-334-3047.

The Residential Assistance for Families in Transition (RAFT) of the Massachusetts Department of Housing and Community Development provides help to families who are homeless or at risk of becoming homeless. For more information, call 617-425-6622.

Am I eligible for a discount rate?

If your income does not exceed 200% of the federal poverty level AND you either (1) receive any means-tested public-benefit program or (2) are eligible for the Low-Income Home Energy Assistance Program (LIHEAP)/Fuel Assistance, you may be eligible for a discount rate from your gas and electric companies, depending on your income. You may also [contact your gas or electric company](#) to determine if you qualify for the discount rate.

What is budget billing?

Budget billing is an arrangement you make with your utility company for equal monthly payments. Your gas or electric usage is estimated for the year, divided by 12 months, and you pay the same amount each month. However, if you are using more or less energy than estimated, your bill may be increased or decreased during the year. At the end of the year, your company will reconcile your bill with the amount actually used. Then you will receive a credit if you overpaid or a bill if you underpaid. By the end of the year, you will have been billed for the actual amount used. [Contact your utility company](#) to set up a budget plan.

What is a payment plan?

A payment plan is a payment arrangement for overdue charges. A monthly payment is due in addition to your current monthly bill. [Contact your utility company](#) to set up a payment plan. If you have a billing dispute with your utility company, you may contact the Department of Public Utilities Consumer Division at (**617) 305-3531** or **1-800-392-6066** (toll free).

How can I reduce my utility bills through conservation?

You can beat the cold weather and higher forecasted energy prices by weatherizing your home for as little as fifty percent of the cost and receiving rebates on refrigerators, furnaces, gas water heaters, lighting and programmable thermostats. In some cases tenants can save even more.

Why pay for heat to escape through under-insulated walls and attics or leak through ductwork or drafty windows? Have your heating ducts and windows sealed and your walls and attic insulated. (Poorly insulated attics are a major source of heat loss.) Other ways to save include programmable thermostats that will automatically lower the temperature when you're sleeping or away at work and replacing an old furnace or gas hot water heater with energy efficient ones.

Do you have an old refrigerator, even in a basement, that's using a tremendous amount of energy? Trade it away for an Energy Star refrigerator and save \$130 per year in reduced electric bills. Your new refrigerator could pay for itself in less than three years.

In the past an energy audit would give you a report telling you what to do and how much you would save. You would also receive a light bulb and a few other energy saving measures and you would have to find a contractor and pay for the entire cost. Today's energy audit is more comprehensive and includes utility approved contractors who perform the work and your utility company will pay part of the cost. Money you spend this year will help you save for years to come.

How can you take advantage of these programs? Call **1 (866) 527-SAVE** (toll free) to contact [MassSAVE](#)

and find information on which companies provide an audit and provide you with specific information on the incentives offered by your utility company. (Consumers who have municipally-owned electric and gas companies should call them directly.)

[MassSAVE](#) provides information about energy efficiency, renewable energy, and home performance. The Hotline has three goals: to answer resident inquiries about energy efficiency and renewable energy, to match residents' needs with appropriate resources, and to identify residents who require a Home Energy Assessment.

The Hotline provides the following services:

- Phone-based appliance education
- Energy efficiency and renewable energy mailings
- Technical assistance about efficiency or renewable energy improvements

SAVE \$\$\$\$. You are eligible for rebates even if you heat with oil. [Contact your electric or gas company](#) for more information on specific energy efficiency programs.